

## Ratios (Non-consolidated)

Sumitomo Mitsui Banking Corporation

### Income Ratio

Year ended March 31	Percentage	
	2020	2019
Ordinary profit to total assets .....	0.24%	0.35%
Ordinary profit to stockholders' equity .....	6.26	8.18
Net income to total assets .....	0.16	0.26
Net income to stockholders' equity .....	4.10	6.01

Notes: 1. Ordinary profit (net income) to total assets = Ordinary profit (net income) / Average balance of total assets excluding customers' liabilities for acceptances and guarantees × 100  
 2. Ordinary profit (net income) to stockholders' equity = (Ordinary profit (net income) – Preferred dividends) / {(Net assets at the beginning of the fiscal year – Number of shares of preferred stock outstanding at the beginning of the fiscal year × Issue price) + (Net assets at the end of the fiscal year – Number of shares of preferred stock outstanding at the end of the fiscal year × Issue price)} divided by 2 × 100

### Yield/Interest Rate

Year ended March 31	Percentage	
	2020	2019
Domestic operations:		
Interest-earning assets (A) .....	0.83%	0.97%
Interest-bearing liabilities (B) .....	0.55	0.60
(A) – (B) .....	0.28	0.37
International operations:		
Interest-earning assets (A) .....	2.55%	2.65%
Interest-bearing liabilities (B) .....	2.37	2.45
(A) – (B) .....	0.18	0.20
Total:		
Interest-earning assets (A) .....	1.60%	1.69%
Interest-bearing liabilities (B) .....	1.13	1.19
(A) – (B) .....	0.47	0.50

### Loan-Deposit Ratio

March 31	Millions of yen	
	2020	2019
Domestic operations:		
Loans and bills discounted (A) .....	¥ 50,667,777	¥ 49,751,966
Deposits (B) .....	103,209,408	98,979,238
Loan-deposit ratio (%)		
(A) / (B) .....	49.09%	50.26%
Ratio by average balance for the fiscal year .....	49.18	50.56
International operations:		
Loans and bills discounted (A) .....	¥ 29,519,604	¥ 26,649,840
Deposits (B) .....	27,344,178	28,693,470
Loan-deposit ratio (%)		
(A) / (B) .....	107.95%	92.87%
Ratio by average balance for the fiscal year .....	98.03	95.59
Total:		
Loans and bills discounted (A) .....	¥ 80,187,382	¥ 76,401,807
Deposits (B) .....	130,553,586	127,672,708
Loan-deposit ratio (%)		
(A) / (B) .....	61.42%	59.84%
Ratio by average balance for the fiscal year .....	59.80	60.70

Note: Deposits include negotiable certificates of deposit.

## Securities-Deposit Ratio

March 31	Millions of yen	
	2020	2019
<b>Domestic operations:</b>		
Securities (A).....	¥ 13,584,298	¥ 13,533,737
Deposits (B).....	103,209,408	98,979,238
Securities-deposit ratio (%)		
(A) / (B).....	13.16%	13.67%
Ratio by average balance for the fiscal year.....	12.84	13.12
<b>International operations:</b>		
Securities (A).....	¥ 13,474,334	¥ 10,802,901
Deposits (B).....	27,344,178	28,693,470
Securities-deposit ratio (%)		
(A) / (B).....	49.27%	37.64%
Ratio by average balance for the fiscal year.....	40.89	34.94
<b>Total:</b>		
Securities (A).....	¥ 27,058,633	¥ 24,336,638
Deposits (B).....	130,553,586	127,672,708
Securities-deposit ratio (%)		
(A) / (B).....	20.72%	19.06%
Ratio by average balance for the fiscal year.....	18.94	18.04

Note: Deposits include negotiable certificates of deposit.

## Capital (Non-consolidated)

Sumitomo Mitsui Banking Corporation

### Changes in Number of Shares Issued and Capital Stock

	Millions of yen					
	Number of shares issued		Capital stock		Capital reserve	
	Changes	Balances	Changes	Balances	Changes	Balances
February 16, 2010*	20,016,015	106,318,401	484,037	1,770,996	484,037	1,771,043

Remarks:

\* Allotment to third parties:

Common stock: 20,016,015 shares

Issue price: ¥48,365

Capitalization: ¥24,182.5

### Number of Shares Issued

March 31, 2020	Number of shares issued
Common stock	106,248,400
Preferred stock (1st series Type 6)	70,001
<b>Total</b>	<b>106,318,401</b>

Note: The shares above are not listed on any stock exchange.

### Principal Shareholders

#### a. Common Stock

March 31, 2020	Number of shares	Percentage of shares outstanding
Sumitomo Mitsui Financial Group, Inc.	106,248,400	100.00%

#### b. Preferred Stock (1st series Type 6)

March 31, 2020	Number of shares	Percentage of shares outstanding
Sumitomo Mitsui Banking Corporation	70,001	100.00%